

FEE SCHEDULE
Commercial Services and Fees
Member FDIC / Equal Housing Lender

Nicolet National Bank
111 N Washington Street
Green Bay, Wisconsin 54301
(800)369-0226
www.nicoletbank.com

FEEES AND CHARGES. The following fees and charges may be assessed against your account:

ATM AND DEBIT CARDS

| | |
|--|---------|
| Initial Card No Charge | |
| Replacement Card | \$5.00 |
| Replacement Card - rush order/special delivery | \$30.00 |

NON-SUFFICIENT FUNDS (NSF) AND OVERDRAFT (OD) FEES

Commercial Accounts*

| | |
|--|---------|
| Overdraft Fee (Paid NSF Item(s) Fee)** | \$35.00 |
| Non-Sufficient Funds -Returned Item Fee (Returned NSF Fee)** | \$35.00 |
| Continuous overdraft (per business day after 5 business days) | \$5.00 |
| No Maximum OD fees assessed per day | |
| No Maximum NSF fees assessed per day | |
| Overdraft Line of Credit (subject to credit approval) Annual Fee | \$25.00 |
| Overdraft Protection Line of Credit Advance (per advance; increments of \$100) | \$6.00 |
| Prearranged Overdraft Advance from Savings or Money Market (Fee per advance. Increments of \$250.00) | \$6.00 |

ITEM HANDLING CHARGES

| | |
|---|---------|
| Returned Item (Deposited) Fee | \$10.00 |
| Redeposit Item Fee | \$5.00 |
| Check Reject Fee (per item) | \$5.00 |
| Customized or Special Instruction Handling - Return Deposited Items Fee | \$20.00 |
| Stop Payment Request | \$40.00 |
| Online Stop Payment Request | \$20.00 |
| Duplicate Deposit Item | \$10.00 |
| Foreign (non-U.S.) Deposit Item | \$7.00 |
| Foreign Returned Deposit Item | \$30.00 |

WIRE TRANSFER FEES

| | |
|-------------------------------|---------|
| Domestic Incoming | \$20.00 |
| Domestic Outgoing | \$25.00 |
| International Incoming | \$20.00 |
| International Outgoing | \$45.00 |
| Wire Confirmation-Mailed | \$15.00 |
| Internal Wire Transfer Debit | \$9.00 |
| Internal Wire Transfer Credit | \$9.00 |
| Wire Trace | \$50.00 |

OTHER SERVICE CHARGES AND FEES

| | |
|--|----------|
| Account Inactivity Fee (per month, if account balance is \$500 or less)*** | \$5.00 |
| Account Research and Reconciliation (per hour) | \$40.00 |
| Cashier's Check- Checking account customer (3 free per month) | \$5.00 |
| Cashier's Check- Non-Checking account customer | \$5.00 |
| Rolled coin (per roll) | \$0.25 |
| Strapped currency (per strap) | \$0.75 |
| Foreign Draft (plus Cost) | \$30.00 |
| Payoff Fee/Expedited Statement Fee | \$25.00 |
| Garnishment | \$100.00 |
| Levy | \$100.00 |
| Mailed Statement^ | \$8.00 |
| Mailed Statement w/Images^ | \$10.00 |
| Duplicate Mailed Account Statement^ | \$10.00 |
| Unsigned Check Processing (per check) | \$10.00 |
| Money Service Business (MSB) Risk Management - (per monthly statement) | \$350.00 |
| Vault Cash Services Monthly Bases | \$150.00 |
| Custom Statement Date | \$25.00 |
| Foreign Currency (Special Order) | \$15.00 |
| Foreign Currency orders under \$1000 (additional fee) | \$7.00 |

*NSF items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

**If the same item is presented multiple times, it may incur multiple NSF or overdraft fees.

***Fee charged beginning after 1 year of inactivity on health savings accounts; after 6 months of inactivity on other checking accounts, after 36 months on savings and Money Market accounts. Postings of interest and other bank-initiated transactions do not count as account activity.

^Statement fees apply to all Business Deposit Products (except Agri-Business checking)

The above services and fees are subject to change without notice, unless prohibited by law.

Effective as of 4.1.2026.